GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

LOANS AND ADVANCES –Advance to Government servants for House Building purposes – Advance of Rs.12,30, 000/- to Sri L. Govinda Rao, Assistant Section Officer, GSWS Department towards House Building Advance (Construction) – Sanctioned – Orders – Issued.

DEPARTMENT OF GRAMA SACHIVALAYAMS AND WARD SACHIVALAYAMS

G.O.MS.No. 13 **Dated: 03-11-2025**

Read the following:-

1. G.O.Ms.No.130,Finance(HR.VI-A&L-TA)Department,dt.01.07.2025.
2. G.O.Rt.No.2647,Finance (HR.5-TFR-A&L-EWF)Department,dt.21.10.2025
3. Application received from Sri L. Govinda Rao, Assistant Section Officer, GSWS Department, dated:29.10.2025.

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ORDER:

Under Article 233-A of the A.P. Financial Code volume – 1 and the rules governing grant of loans to Government Servants for House Building purposes Government hereby sanctioned an amount of Rs.12,30,000/- (Rupees Twelve Lakhs and Thirty Thousand only) to Sri L.Govinda Rao, Assistant Section Officer, GSWS Department for construction of house building at Survey No.85-1, 242 Sq.feets situated at G.Sigadam(Village)(Mandal),Srikakulam District.

2 The Advance sanctioned in para one above shall disbursed to Sri L.Govinda Rao, Assistant Section Officer, GSWS Department in three equal installments subject to the following conditions:-

(i) the first installment amount of Rs 4,10,000/-(Rupees Four lakhs and Ten Thousands only) shall be paid on executing on Surety Bonds in the prescribed forms..

(ii) The second installment of Rs 4,10,000/-(Rupees Four lakhs and Ten Thousands only) of the advance sanctioned shall be paid on his mortgaging the site purchased by him in favour of the Government along with building to be constructed thereon and on furnishing of an approved House plan and estimates.

(iii) The third and final installment of Rs 4,10,000/-(Rupees Four lakhs and Ten Thousands only) of the sanctioned advance shall be paid after the construction of the building has reached the roof level and on production of necessary certificate from the competent authority not lower in rank than the Deputy Executive Engineer (R&B) Department to the effect that the development of the area in which the house built, is provided with the facilities such as water supply, lighting, roads, drainage and sewerage etc.

(**P.T.O)**

3. The grant of advance to the above individual for construction of the house is subject to the following conditions:

i. The construction of the house should be carried out exactly in accordance with the approved plan and specifications on the basis of which the amount of advance has been completed and sanctioned. The Plan and specifications must not be departed from without prior concurrence of the Government. And that the grantee shall certify when applying for advance admissible at the roof level that the construction is being carried out strictly in accordance with plan and estimates furnished by him to the Government that the construction has actually reached roof level and that the amount already drawn has actually been used in the construction of the house.

ii. The construction of house shall be completed within 18 months of the date on which the first installment of the advance is paid to the grantee. Failure to do so, will render the grantee liable to refund the entire amount of advance to him together with interest due thereon in one lump sum. The date of completion of the house must be reported to the Government without any delay.

iii. Immediately on completion of the construction of the house the grantee shall insure the house at his own cost, for a sum not less than the advance with interest due thereon and shall meet the house so insured against damage by fire, flood, cyclone or lightning till the advance with interest due thereon is fully repaid to the Government and deposit the policy with the Government.

iv. The house must be maintained and repairs at his own cost and he shall pay all Municipal and Local taxes regularly until the advance with interest due thereon is repaid in full. He shall also keep it free from all encumbrances.

v. The grantee has furnished his consent statement for the recovery of the entire advance of Rs.12,30,000/- and interest thereon before his/her date of retirement.

4. The advance sanctioned in para (1) above to the individual shall be recovered in (240) monthly instalments i.e., (200) principal and Interest in (40) Installments. The recovery shall be made at the rate of Rs.6150/- (Rupees Six Thousands One Hundred and Fifty Only) per month. After the principal amount is completely recovered, interest at the rate of 5.50% per annum (simple interest) will be charged and will be recovered in 40 monthly instalments.

5. The recovery shall commence from the 18th month of the date of drawal of the first instalment or from the month following the completion of the house, whichever is earlier.

6. Any amount drawn in excess of the expenditure incurred shall be refunded forthwith, with interest, if any, due thereon.

7. The insurance policy should be forwarded together with a letter addressed to the insurance company, that the Government are interested in the policy secured.

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8. It will be open to the grantee to repay the amount in shorter period, if he so desires. The balance of the advance with the interest remaining unpaid on the date of retirement or death preceding retirement should be recovered from the whole or any specified part of the Retirement Gratuity that may be sanctioned to the individual.

9. In case the grantee does not repay the balance of the advance together with interest thereon due to the Government on or before the date of his retirement, it shall be open to the Government to enforce the security of the mortgage at any time there after and recover the balance advance together with interest and cost of recovery by the sale of the house or in such other manner as may be permissible under the law. The recovery of advance shall be effected through the monthly pay/leave salary bills of the grantee. If the grantee ceases to be in service for any reason other than the normal retirement / Superannuation or if he dies before the repayment of the advance with interest in full, the entire outstanding amount of the advance shall become payable to the Government forthwith. Any balance remained unpaid shall be recovered from the retirement gratuity that may be sanctioned to him. The property mortgaged to the Government shall be re-conveyed to him or to his successor in interest, as the case may be, after the advance together with interest has been repaid to the Government in full.

10. It is certified that the advance for the house construction is sanctioned for the first time and that the individual has not taken any house building advance or ready built house advance previously.

11. Surety bond need not be obtained from the individual as he is a permanent Government servant. Necessary entries have been made in the Service Register of the individual.

12. The expenditure shall be met from out of the funds allotted to this department vide reference Second and third read above, and shall be debited to the Head of Account account “M.H. 7610 – Loans to Government Servants – M.H 201 House Building Advances – S.H (05) Loans to other officers.”

13. The GSWS (Establishment) Department is requested to draw and disburse the advance of Rs 4,10,000/- (Four Lakhs and Ten Thousand Only) sanctioned in para 2(i) above, to Sri L.Govinda Rao, Assistant Section Officer, GSWS Department through ECS and they shall recover the advance as detailed in para(4)above.

14. This order does not require the concurrence of Finance (HR.5 - TFR & A&L AND EWF) Department as per rules in force.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

BHASKAR KATAMNENI
SECRETARY TO GOVERNMENT (FAC)

To
Sri L.Govinda Rao, Assistant Section Officer, GSWS Department,
The GSWS (Establishment) Department.

(Contd…4)

Copy to:
The Pay & Accounts Officer, Andhra Pradesh, Mangalagiri.
The Accountant General, Andhra Pradesh, Vijayawada.
The Deputy Pay & Accounts Officer, Secretariat Branch, Velagapudi,
The Finance (HR.5 - TFR & A&L AND EWF) Department,
S.F. / SC

// FORWARDED :: BY ORDER//

SECTION OFFICER